WHAT IS CLAIMED IS

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1. A communication terminal capable of utilizing a plurality of radio communication services respectively provided by a plurality of radio communication systems establishing a shared radio communication system, comprising:

a hardware processing unit for performing common hardware processing necessary for utilizing the radio communication services;

an IC card that stores a plurality of communication software packages necessary for the respective radio communication services;

a software selection unit that selects one communication software package out of the communication software packages stored in the IC card, which one corresponds to a communication service to be utilized; and

a software executing unit that executes the selected communication software package.

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 $\hbox{2. The communication terminal as claimed} \\ \hbox{in Claim 1, wherein} \\$

the communication software package stored in the IC card comprises a software program relating to signal transmission/reception, a software program relating to signal modulation/demodulation and a software program relating to application.

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3. The communication terminal as claimed in Claim 1, further comprising:

a software acquisition unit that acquires another communication software package stored in a server provided in the shared communication system.

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 $\hbox{4.} \quad \hbox{The communication terminal as claimed} \\ \hbox{in Claim 1, wherein} \\$

the software selection unit comprises a software reading unit that reads the selected one of the communication software packages stored in the IC card, which selected one corresponds to the communication service to be utilized.

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5. A software transmitting server, comprising:

a software storing unit that stores a

25 plurality of communication software packages
respectively necessary for utilizing a plurality of
communication services respectively provided by a
plurality of radio communication systems; and

a software transmitting unit that

30 transmits the stored communication software packages to a communication terminal.

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6. An IC card writing apparatus, comprising:

a software storing unit that stores a plurality of communication software packages respectively necessary for utilizing a plurality of communication services respectively provided by a plurality of radio communication systems; and a software transmitting unit that transmits the stored communication software packages to an IC card to be attached to a communication terminal.

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